

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Brian McCarthy
Debtor

Case No. 15-01369-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: TWilson
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db
4630458 Brian McCarthy, 4347 Conashaugh Lakes, Milford, PA 18337
5155020 +2001 Bishops Gate Blvd., Mt. Laurel, NJ 08054-4604
+CSMC 2018-RPL7 Trust, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr.,
Salt Lake City, UT 84119-3284
5155021 +CSMC 2018-RPL7 Trust, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr.,
Salt Lake City, UT 84115, CSMC 2018-RPL7 Trust, 84119-3284
4627433 Edwin Abrahamsen & Assoc., 120 N. Keyser Avenue, Scranton, PA 18504-9701
4637669 +HSBC c/o PHH Mortgage Corp., Mailstop: SV-01, Mortgage Service Center, One Mortgage Way,
Mt. Laurel, NJ 08054-4637
4627437 Mortgage Service Center, 2001 Bishops Gate Blvd., Mount Laurel, NJ 08054-4604
4919103 NATIONSTAR MORTGAGE LLC, P.O.Box 619094, Dallas, TX, 75261-9741

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jul 12 2019 19:06:51 KeyBank N.A.,
4910 Tiedeman Rd, Brooklyn, Oh 44144, UNITED STATES 44144-2338
4643279 EDI: CAPITALONE.COM Jul 12 2019 23:08:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4627432 +EDI: CAPITALONE.COM Jul 12 2019 23:08:00 Capital One Bank USA, PO Box 30281,
Salt Lake City, UT 84130-0281
4642676 E-mail/Text: fnb.bk@fnfg.com Jul 12 2019 19:06:53 First Niagara Bank, N.A.,
6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
4627436 E-mail/Text: fnb.bk@fnfg.com Jul 12 2019 19:06:53 First Niagara, PO Box 28,
Buffalo, NY 14240-0028
5156875 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jul 12 2019 19:06:50 KeyBank N.A.,
4910 Tiedeman Rd, Brooklyn, Ohio 44144-2338
5156876 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jul 12 2019 19:06:51 KeyBank N.A.,
4910 Tiedeman Rd, Brooklyn, Ohio 44144, KeyBank N.A., 4910 Tiedeman Rd,
Brooklyn, Ohio 44144-2338

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr HSBC
4627434 Estate of Colleen McCarthy
4919104* +NATIONSTAR MORTGAGE LLC, P.O. Box 619094, Dallas, TX 75261-9094
cr ###SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
4627435 ###First Niagara, PO Box 1237, South Windsor, CT 06074-7237

TOTALS: 2, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Danielle Boyle-Ebersole on behalf of Creditor CSMC 2018-RPL7 Trust c/o Select Portfolio
Servicing, Inc. debersole@hoflawgroup.com, pfranz@hoflawgroup.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgrou@kmlawgroup.com
James Warmbrodt on behalf of Creditor HSBC Bank USA, N.A. bkgrou@kmlawgroup.com
Morris Anthony Scott on behalf of Creditor HSBC Bank USA, N.A. pabk@logs.com
Nicole Bernadette LaBletta on behalf of Creditor HSBC Bank USA, N.A. nlabletta@pincuslaw.com,
brausch@pincuslaw.com

District/off: 0314-5

User: TWilson
Form ID: 3180W

Page 2 of 2
Total Noticed: 15

Date Rcvd: Jul 12, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vern S. Lazaroff on behalf of Debtor 1 Brian McCarthy pabankruptcy@vernlazaroff.com,
r39899@notify.bestcase.com

TOTAL: 8

Information to identify the case:

Debtor 1 **Brian McCarthy**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:15-bk-01369-RNO**

Social Security number or ITIN **xxx-xx-7772**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

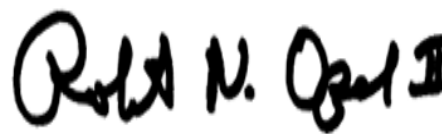
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian McCarthy

7/12/19

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.